# WEST BENGAL
# STUDENT CREDIT CARD SCHEME

# USER MANUAL FOR THE STUDENT CREDIT CARD

## Step 1:

Please download the scheme document and read carefully before proceeding for registration.

# Step 2:

**Please keep the following documents with you before registration process.**

(a) **Colour Photograph of the applicant (should be in *.jpeg* / *.jpg* between 50 KB and 20 KB)**

(b) **Colour Photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg format, between 50 KB and 20 KB)**

(c) **Signature of the student (should be in *.jpeg* / *.jpg format,* between 50 KB and 10 KB)**

(d) **Co-borrower / Guardian's signature (should be in *.jpeg* / *.jpg,* format, between 50 KB and 10 KB)**

(e) **Student's AADHAR Card (should be in *.pdf format,* between 400 KB and 50 KB)**

# Step 2: Cont'd……

(f) Student's Class 10th Board registration certificate (if no AADHAR card) (should be in *.pdf* format between 400 KB and 50 KB)

(g) Guardian's Address Proof (should be in .pdf format between 400 KB and 50 KB)

(h) Admission Receipt (should be in *.pdf* between 400 KB and 50 KB)

(i) Student's PAN Card / undertaking if there is no PAN Card (should be in .pdf format between 400 KB and 50 KB)

(j) Guardian's PAN Card / undertaking if there is no PAN Card (should be in *.pdf format* between 400 KB and 50 KB)

(k) Relevant page of the brochure / document detaining course fee / tuition fee (should be in .pdf format between 400 KB and 50 KB)

# To resize a jpeg or jpg format image to bring to a specified size:

1. Click the image with mobile or Camera and transfer it to your desk top or laptop.
2. Crop out the unnecessary portions of the image (Open the image → Select Edit & Create → Select Edit → Click on the desired border line and drag to crop out → Click Save)
3. To resize (Right click the image → Select Open with → Select Paint → Select Resize → Select Percentage option → Type the desired percentage inside the box i.e 75 etc. → Click OK → Click Save → Check the file size)
4. If not OK yet, repeat the above steps

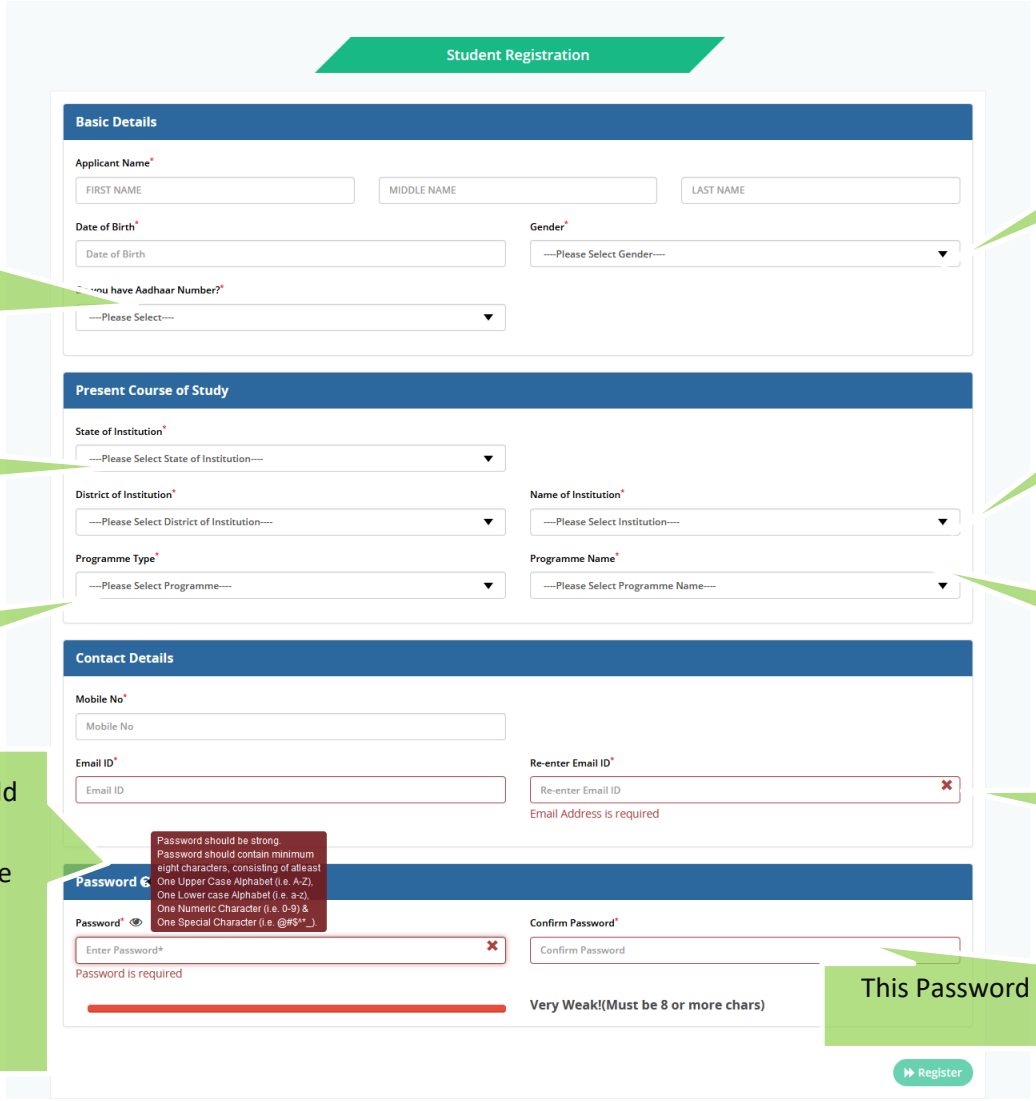
(Alternate methods also may be applied, if desired)

# Step 3:

## Online Registration:

Visit www.wb.gov.in or https://banglaruchchashiksha.wb.gov.in and click STUDENT CREDIT CARD tab or Log in to https://wbscc.wb.gov.in **Click on REGISTRATION OF STUDENT** form option, fill up the Registration of Student form and then Click on Register button to generate user id and password.

# FORMAT OF THE STUDENT'S REGISTRATION FORM




To be selected from the drop down list

To be selected from the drop down list (Yes/No)

To be selected from the drop down list

To be selected from the drop down list

To be selected from the drop down list

Password should be strong. It should contain minimum eight characters consisting of at least one upper case Alphabet (i.e, A-Z), one lower case alphabet (i.e, a-z), One numeric character (i.e 0-9) & one special character (i.e., @#$^)

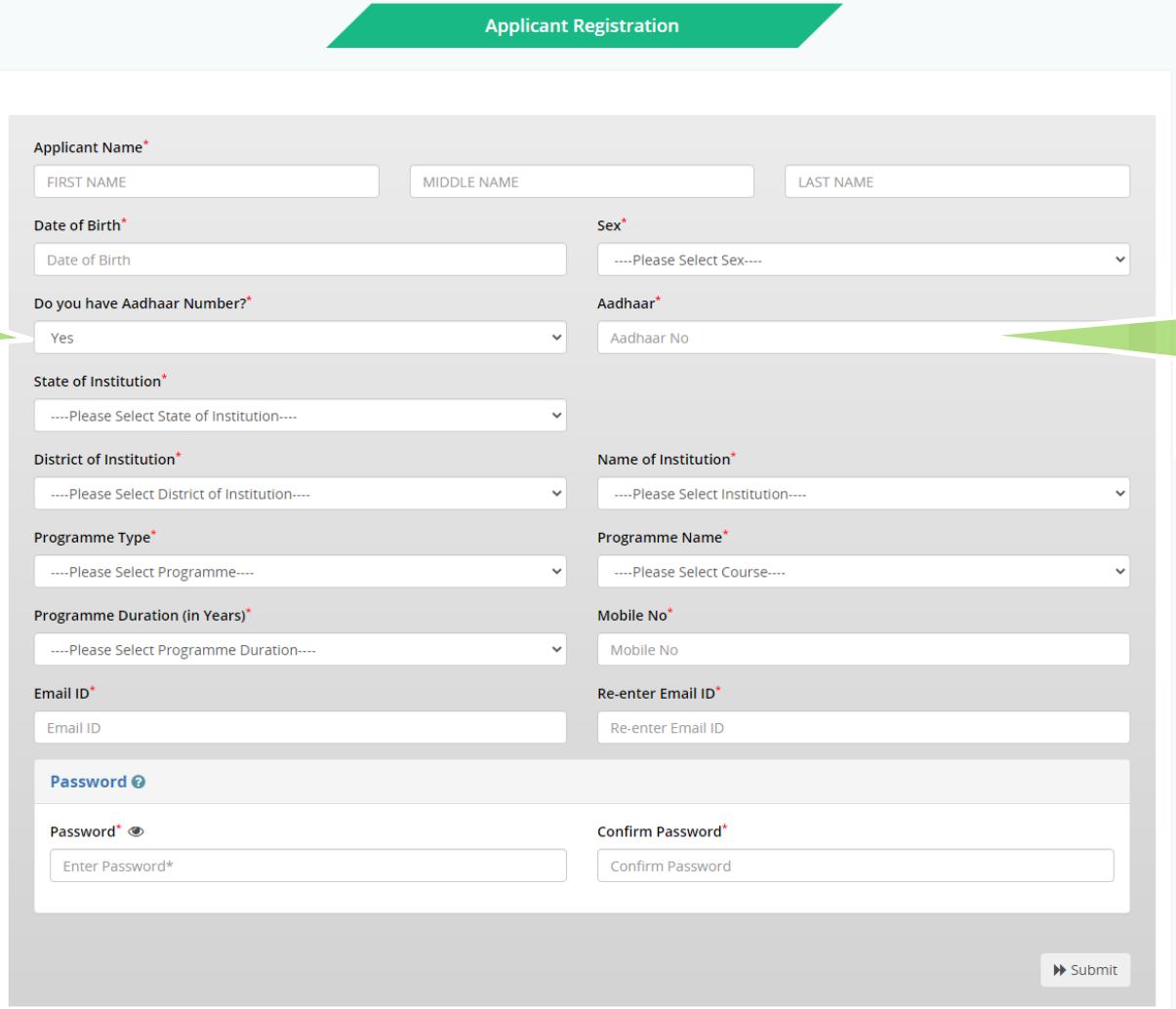
Please do not copy, need to be typed

This Password will be used for all future purposes

# FORMAT OF THE STUDENT'S REGISTRATION FORM
# (WHEN THE STUDENT HAS AADHAAR CARD)

If the selection is YES

Then insert the Aadhaar No.

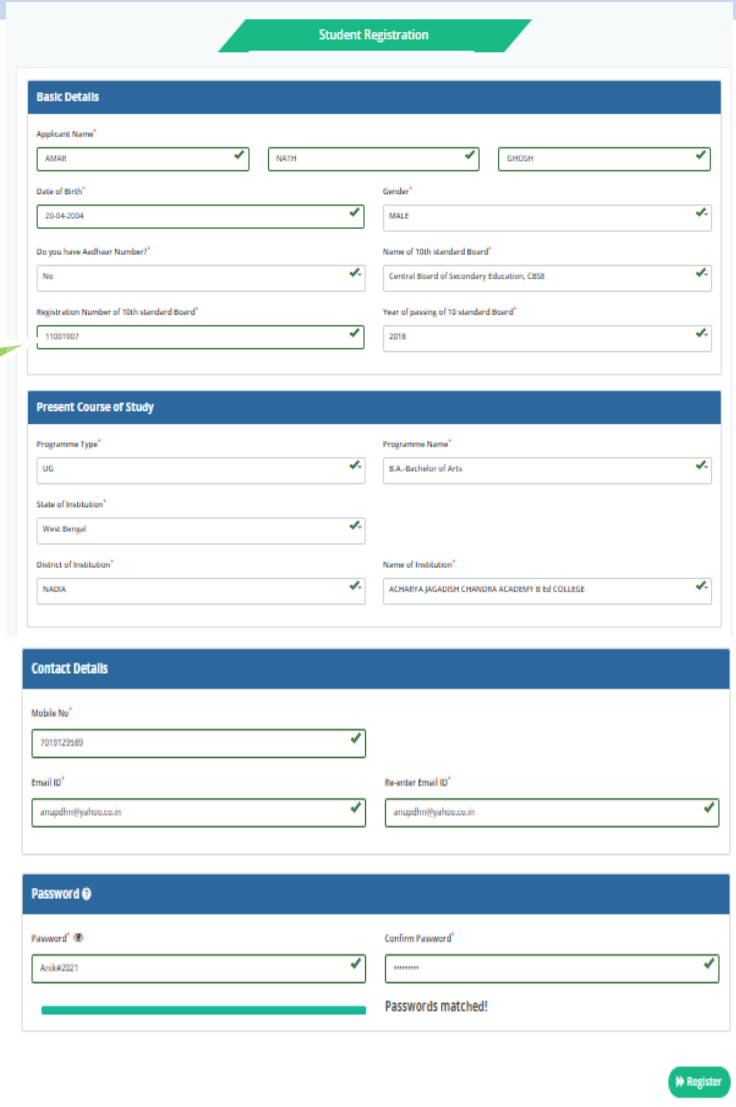


## FORMAT OF THE STUDENT'S REGISTRATION FORM

# (WHEN THE STUDENT HAS NO AADHAAR CARD)

If the selection is NO

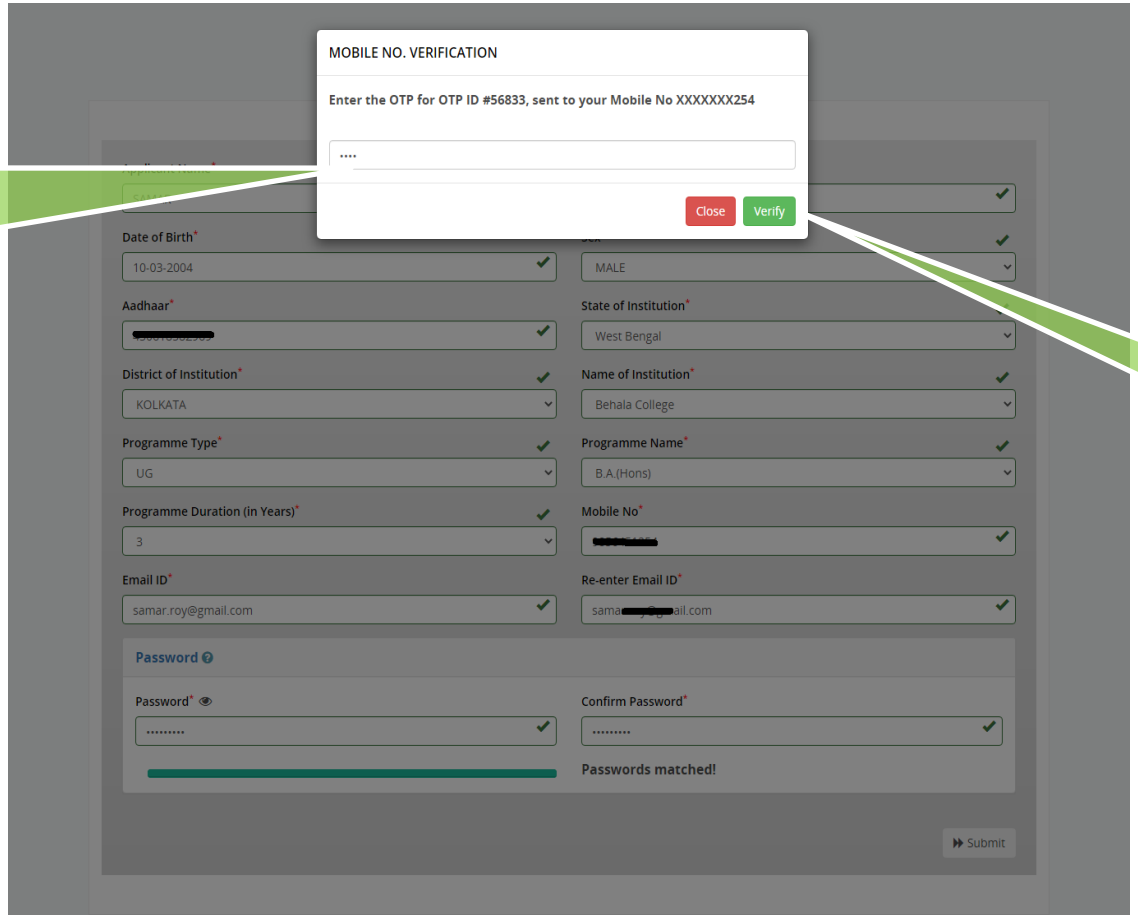
Type the Registration Number of ($10^{th}$ ) standard board




Then type the name of the $10^{th}$ standard board

# AFTER COMPLETION OF THE REGISTRATION PROCESS A UNIQUE ID WILL BE GENERATED WHICH WILL BE SENT TO YOUR MOBILE NUMBER WHICH WILL BE USED AS YOUR USER ID FOR SUBMISSION OF APPLICATION. THIS UNIQUE ID WILL BE USED AS USER ID FOR ALL FUTURE PURPOSES

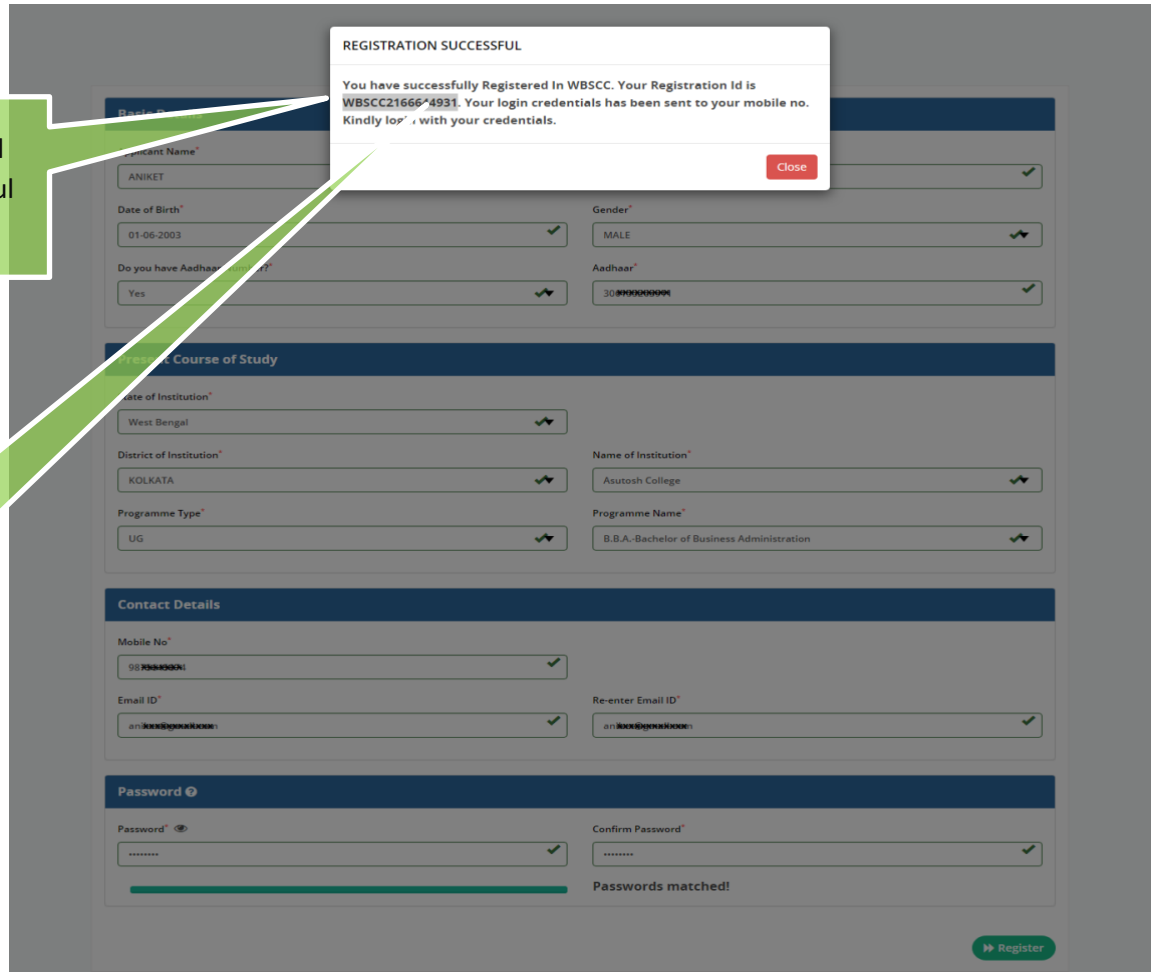
Please enter the OTP sent to your mobile number during registration




After entering the OTP, please click on verify

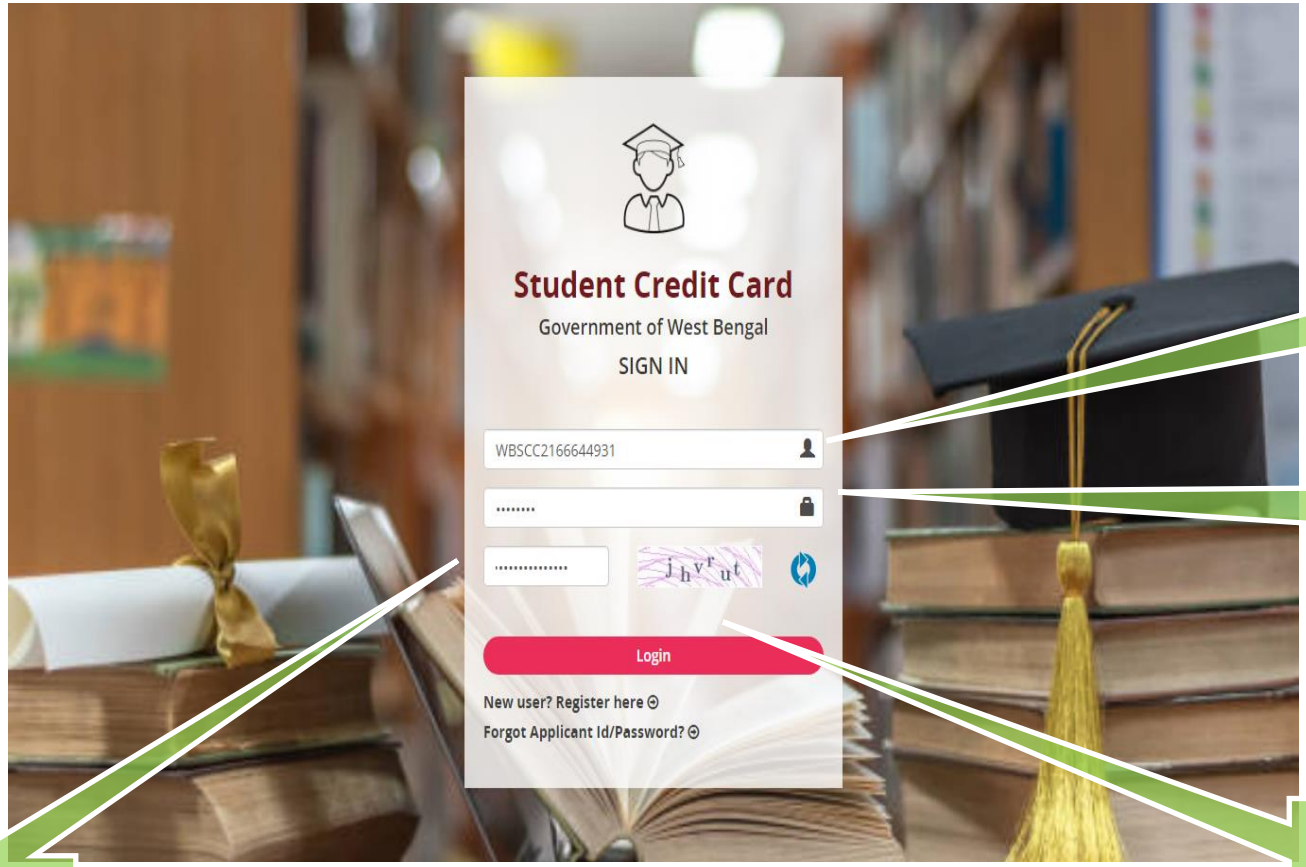
This message box will appear after successful registration

This registration number will be generated which **will be used as User ID for all future purposes**.



# Step 3: Submission of application

## Click STUDENT LOG IN button to get :



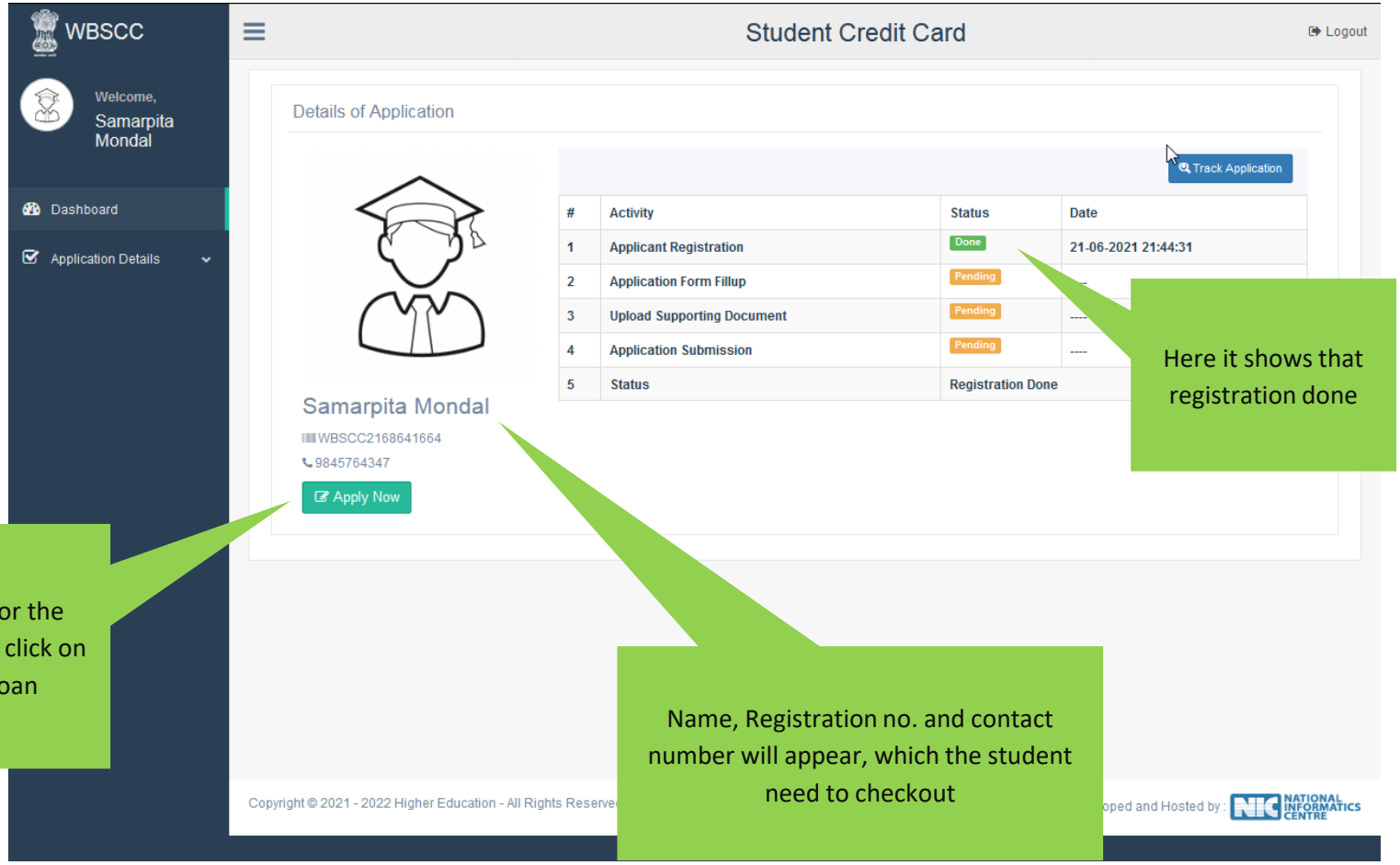

Please enter your Registration No.

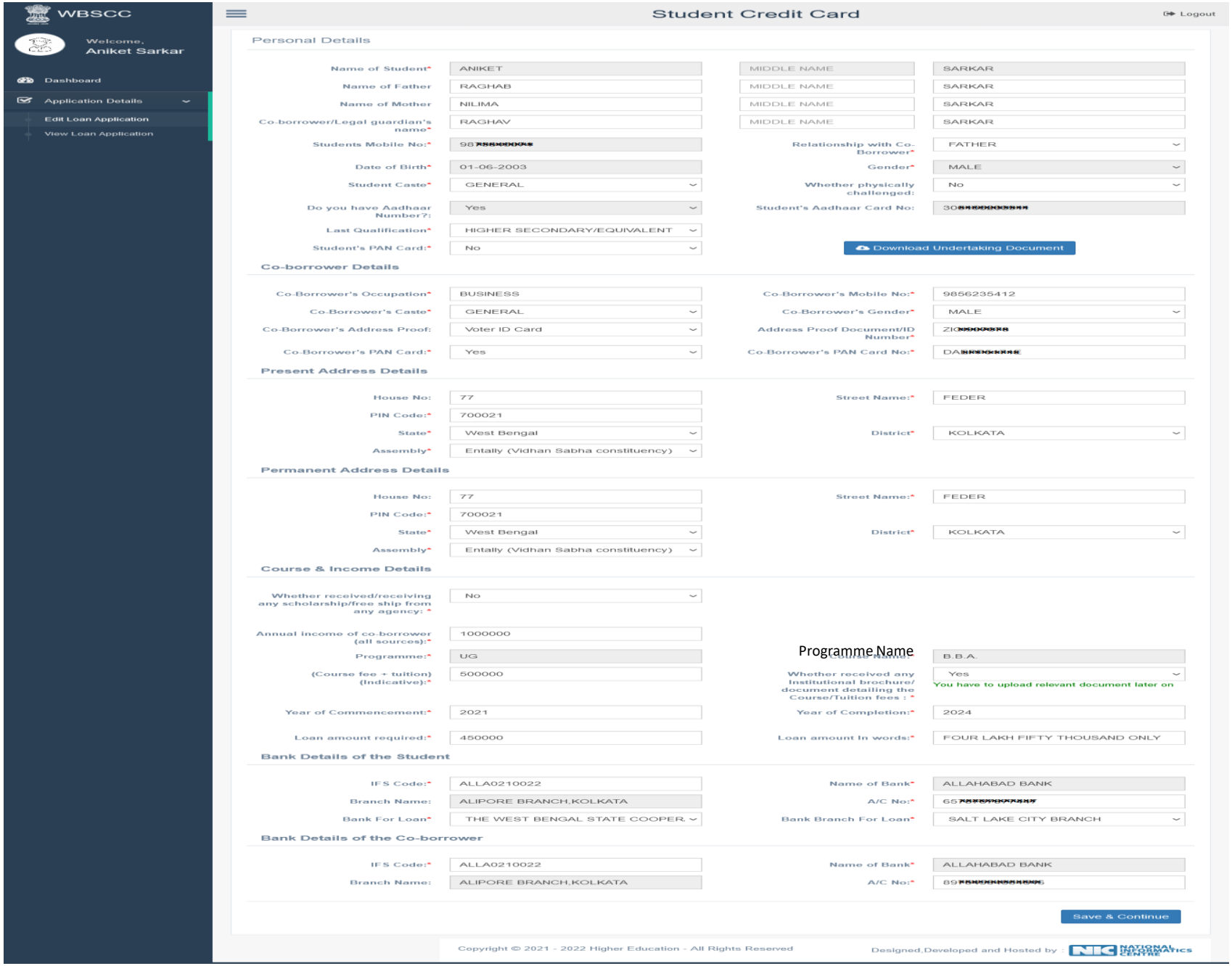
Enter the Password

Enter the captcha as shown

After entering the captcha, click login

# APPLICANT DASHBOARD




WBSCC
Welcome,
Aniket Sarkar
Dashboard
Application Details
Edit Loan Application
View Loan Application
Student Credit Card
Logout
Personal Details
Name of Student*
ANIKET
MIDDLE NAME
SARKAR
Name of Father
RAGHAB
MIDDLE NAME
SARKAR
Name of Mother
NILIMA
MIDDLE NAME
SARKAR
Co-borrower/Legal guardian's name*
RAGHAV
MIDDLE NAME
SARKAR
Students Mobile No:*
Relationship with Co-Borrower*
FATHER
Date of Birth*
01-06-2003
Gender*
MALE
Student Caste*
GENERAL
Whether physically challenged:
No
Do you have Aadhaar Number?:
Yes
Student's Aadhaar Card No:
Last Qualification*
HIGHER SECONDARY/EQUIVALENT
Student's PAN Card:*
No
Download Undertaking Document
Co-borrower Details
Co-Borrower's Occupation*
BUSINESS
Co-Borrower's Mobile No:*
9856235412
Co-Borrower's Caste*
GENERAL
Co-Borrower's Gender*
MALE
Co-Borrower's Address Proof:
Voter ID Card
Address Proof Document/ID Number*
Co-Borrower's PAN Card:*
Yes
Co-Borrower's PAN Card No:*
Present Address Details
House No:
77
Street Name:*
FEDER
PIN Code:*
700021
State*
West Bengal
District*
KOLKATA
Assembly*
Entally (Vidhan Sabha constituency)
Permanent Address Details
House No:
77
Street Name:*
FEDER
PIN Code:*
700021
State*
West Bengal
District*
KOLKATA
Assembly*
Entally (Vidhan Sabha constituency)
Course & Income Details
Whether received/receiving any scholarship/free ship from any agency: *
No
Annual income of co-borrower (all sources):*
1000000
Programme:*
UG
Programme Name
B.B.A.
(Course fee + tuition) (Indicative):*
500000
Whether received any Institutional brochure/ document detailing the Course/Tuition fees : *
Yes
You have to upload relevant document later on
Year of Commencement:*
2021
Year of Completion:*
2024
Loan amount required:*
450000
Loan amount in words:*
FOUR LAKH FIFTY THOUSAND ONLY
Bank Details of the Student
IFS Code:*
ALLA0210022
Name of Bank*
ALLAHABAD BANK
Branch Name:
ALIPORE BRANCH,KOLKATA
A/C No:*
Bank For Loan*
THE WEST BENGAL STATE COOPER
Bank Branch For Loan*
SALT LAKE CITY BRANCH
Bank Details of the Co-borrower
IFS Code:*
ALLA0210022
Name of Bank*
ALLAHABAD BANK
Branch Name:
ALIPORE BRANCH,KOLKATA
A/C No:*
Save & Continue
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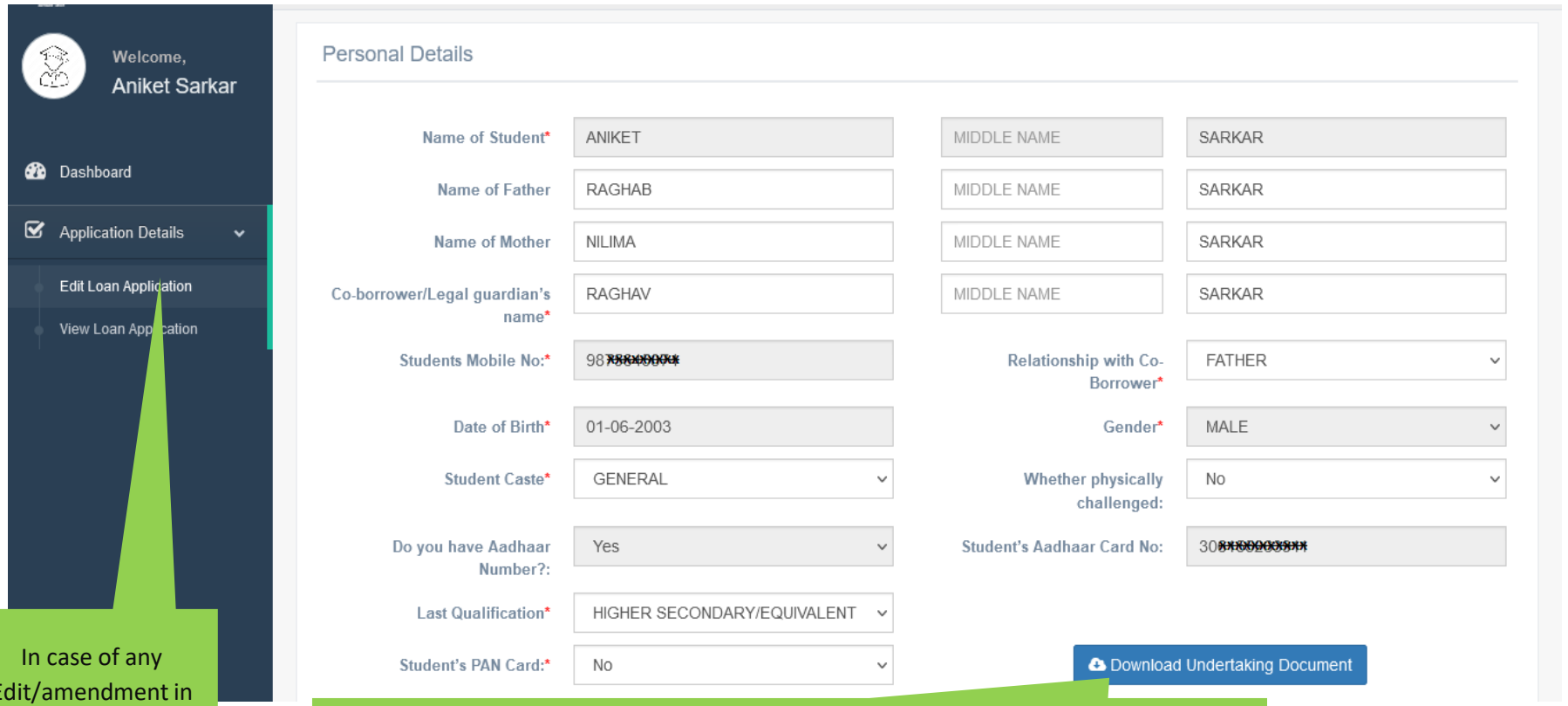
# APPLICATION FORM EXPLAINED IN SECTIONS

## Personal Details

## SECTION – I (WHEN THE STUDENT HAS AADHAR)




In case of any Edit/amendment in contact number or name, edit option may be selected

**FORMAT OF UNDERTAKING, IF THERE IS NO PAN**

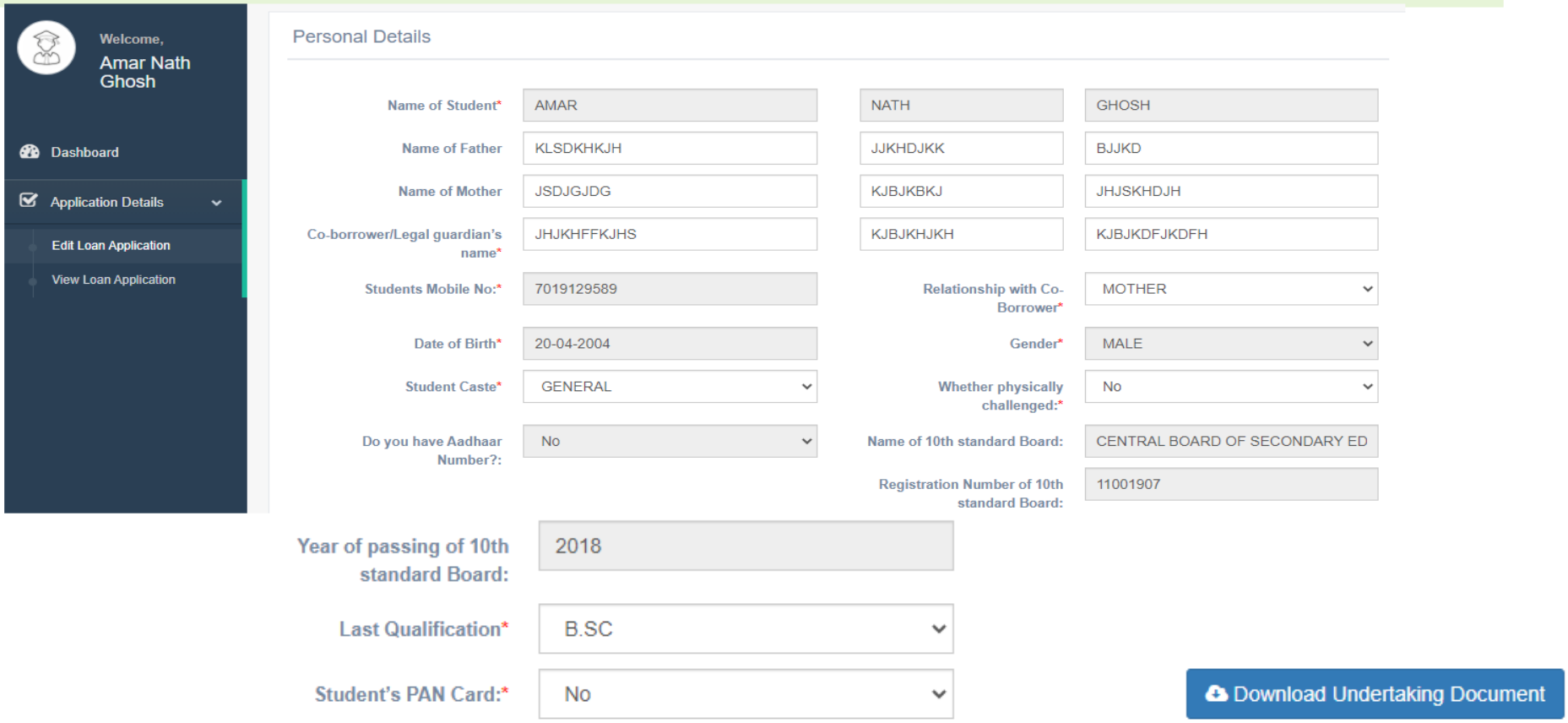
**That I SANDIP DAS undertake to apply for PAN as per the Income Tax Act and to furnish the same before sanction/Disbursement of the Loan under Student Credit Card Scheme.**

**Date :_____ Signature of the applicant**

**To be uploaded latter**

# Personal Details

## SECTION –I (WHEN THE STUDENT HAS NO AADHAR)



# SECTION – II (CO-BORROWER AND PRESENT ADDRESS DETAILS)

## Co-borrower Details

| | | | |
|---|---|---|---|
| Co-Borrower's Occupation* | BUSINESS | Co-Borrower's Mobile No:* | 9856235412 |
| Co-Borrower's Caste* | GENERAL | Co-Borrower's Gender* | MALE |
| Co-Borrower's Address Proof: | Voter ID Card | Address Proof Document/ID Number* | ZIC[redacted] |
| Co-Borrower's PAN Card:* | Yes | Co-Borrower's PAN Card No:* | DA[redacted] |

## Present Address Details

| | | | |
|---|---|---|---|
| House No: | 77 | Street Name:* | FEDER |
| PIN Code:* | 700021 | | |
| State* | West Bengal | District* | KOLKATA |
| Assembly* | Entally (Vidhan Sabha constituency) | | |

Where the student resides at present for study purpose

# SECTION –III (PERMANENT ADDRESS AND COURSE & INCOME DETAILS)

Where the family of the student resides

Assembly* Entally (Vidhan Sabha constituency)

## Permanent Address Details

| | | | |
|---|---|---|---|
| House No: | 77 | Street Name:* | FEDER |
| PIN Code:* | 700021 | | |
| State* | West Bengal | District* | KOLKATA |
| Assembly* | Entally (Vidhan Sabha constituency) | | |

## Course & Income Details

| | | | |
|---|---|---|---|
| Whether received/receiving any scholarship/free ship from any agency: * | No | | |
| Annual income of co-borrower (all sources):* | 1000000 | | |
| Programme:* | UG | Course Name:* | B.B.A. |
| (Course fee + tuition) (Indicative):* | 500000 | Whether received any Institutional brochure/ document detailing the Course/Tuition fees : * | Yes<br>You have to upload relevant document later on |
| Year of Commencement:* | 2021 | Year of Completion:* | 2024 |
| Loan amount required:* | 450000 | Loan amount In words:* | FOUR LAKH FIFTY THOUSAND ONLY |

## Bank Details of the Student

| | | | |
|---|---|---|---|
| IFS Code:* | ICIC0000421 | Name of Bank* | ICICI BANK LTD |
| Branch Name:* | KALYANI | A/C No:* | 042101508983 |
| Bank For Loan* | HDFC Bank | Bank Branch For Loan* | KALYANI - WEST BENGAL |

## Bank Details of the Co-borrower

| | | | |
|---|---|---|---|
| IFS Code:* | ICIC0000421 | Name of Bank* | ICICI BANK LTD |
| Branch Name:* | KALYANI | A/C No:* | 075801010916 5 |

Save & Continue

# SECTION – IV (BANK DETAILS OF STUDENTS AND CO-BORROWER)

## Bank Details of the Student

| | | | |
|---|---|---|---|
| IFS Code:* | ALLA0210022 | Name of Bank* | ALLAHABAD BANK |
| Branch Name: | ALIPORE BRANCH,KOLKATA | A/C No:* | 65[redacted] |
| Bank For Loan* | THE WEST BENGAL STATE COOPER | Bank Branch For Loan* | SALT LAKE CITY BRANCH |

## Bank Details of the Co-borrower

| | | | |
|---|---|---|---|
| IFS Code:* | ALLA0210022 | Name of Bank* | ALLAHABAD BANK |
| Branch Name: | ALIPORE BRANCH,KOLKATA | A/C No:* | 89[redacted] |

Save & Continue

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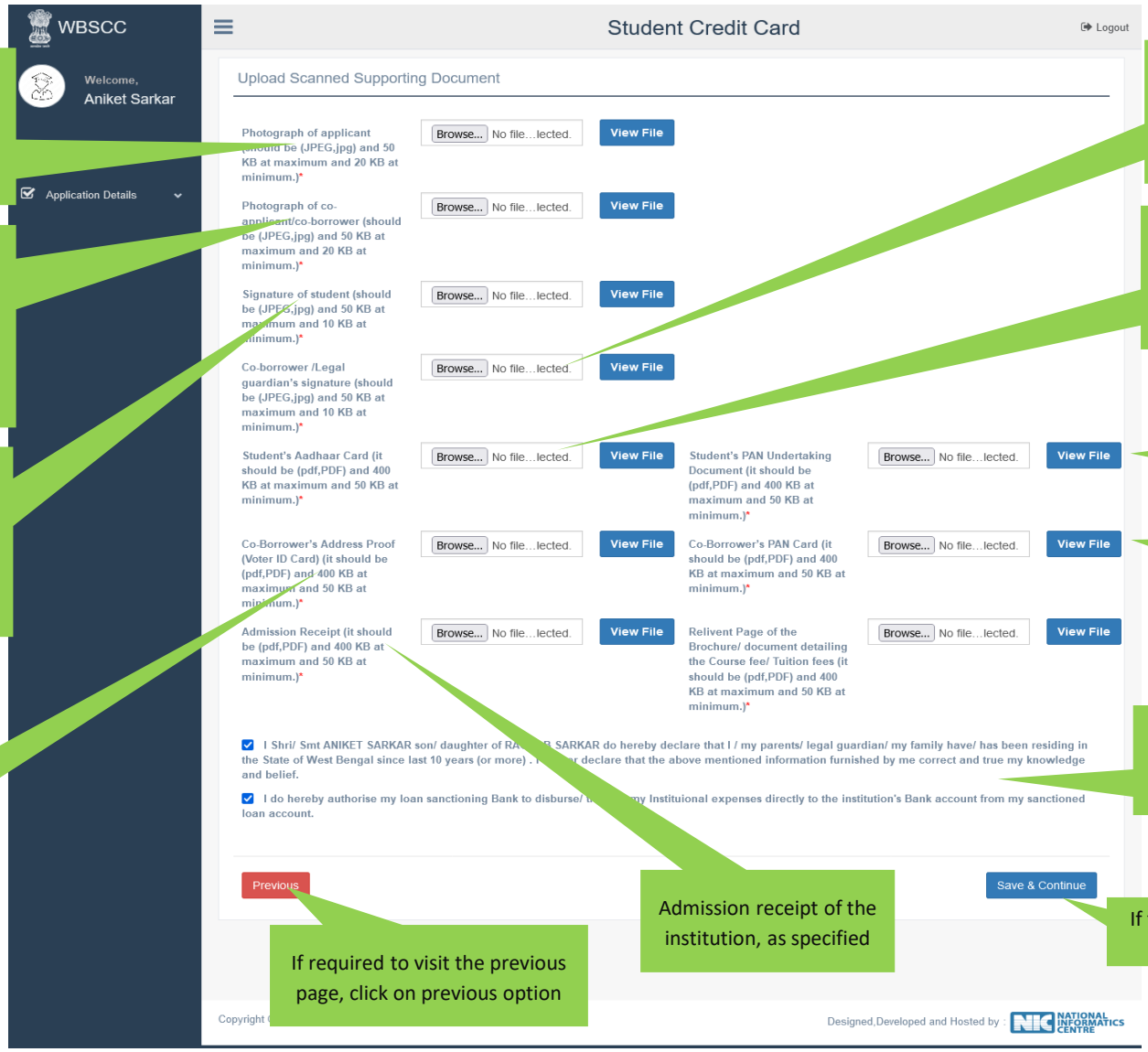
# APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)




Latest Colour photograph of the student in specified format

Latest Colour photograph of the co-applicant/co-borrower as specified

Signature of the student, as specified

Co-borrower's Address proof.

Signature of the, as specified

Student's Aadhaar Card as specified

Student's PAN card or undertaking as specified

Co-borrower's PAN card or undertaking as specified

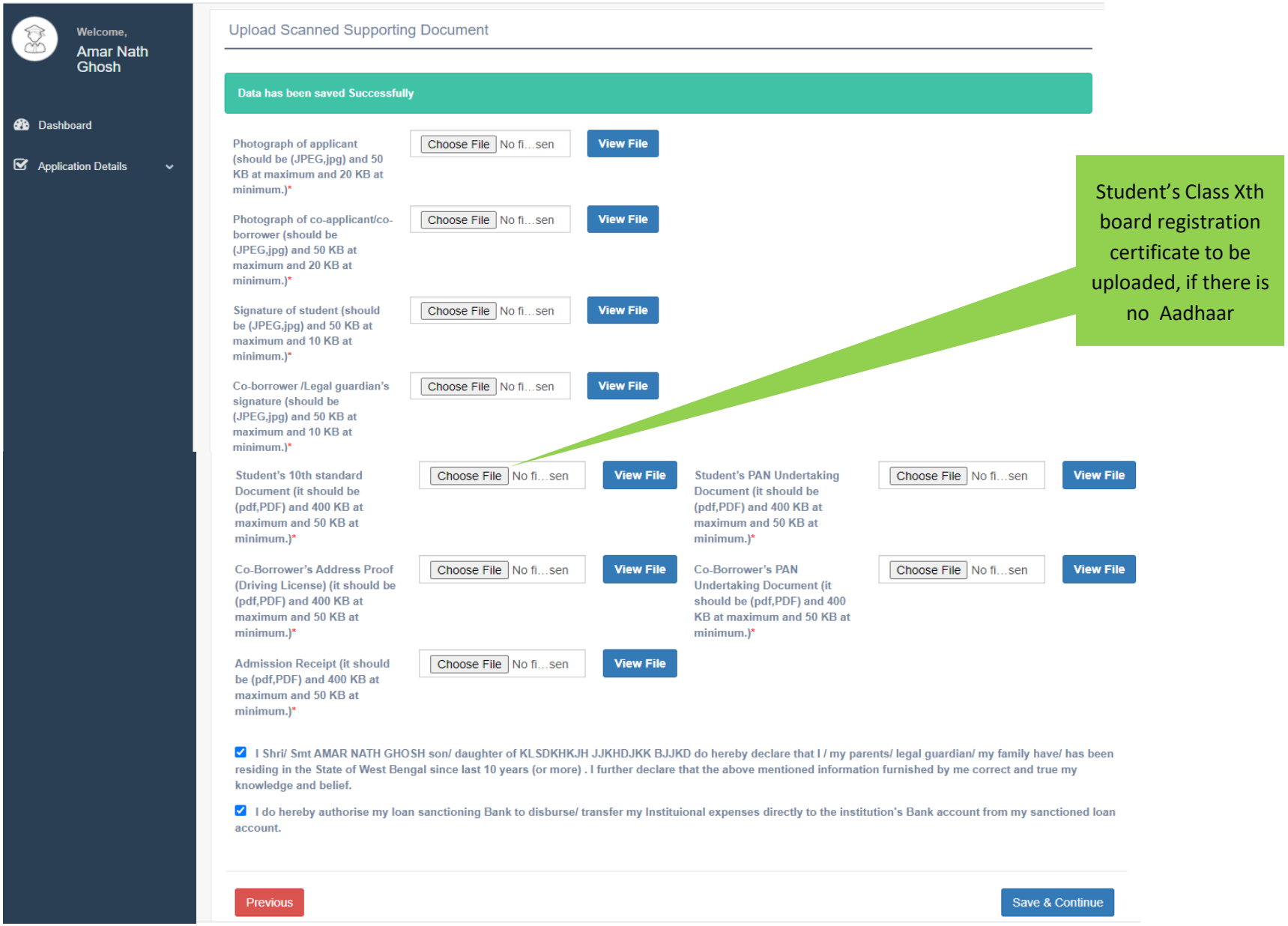
**These two undertakings are to be submitted**

Admission receipt of the institution, as specified

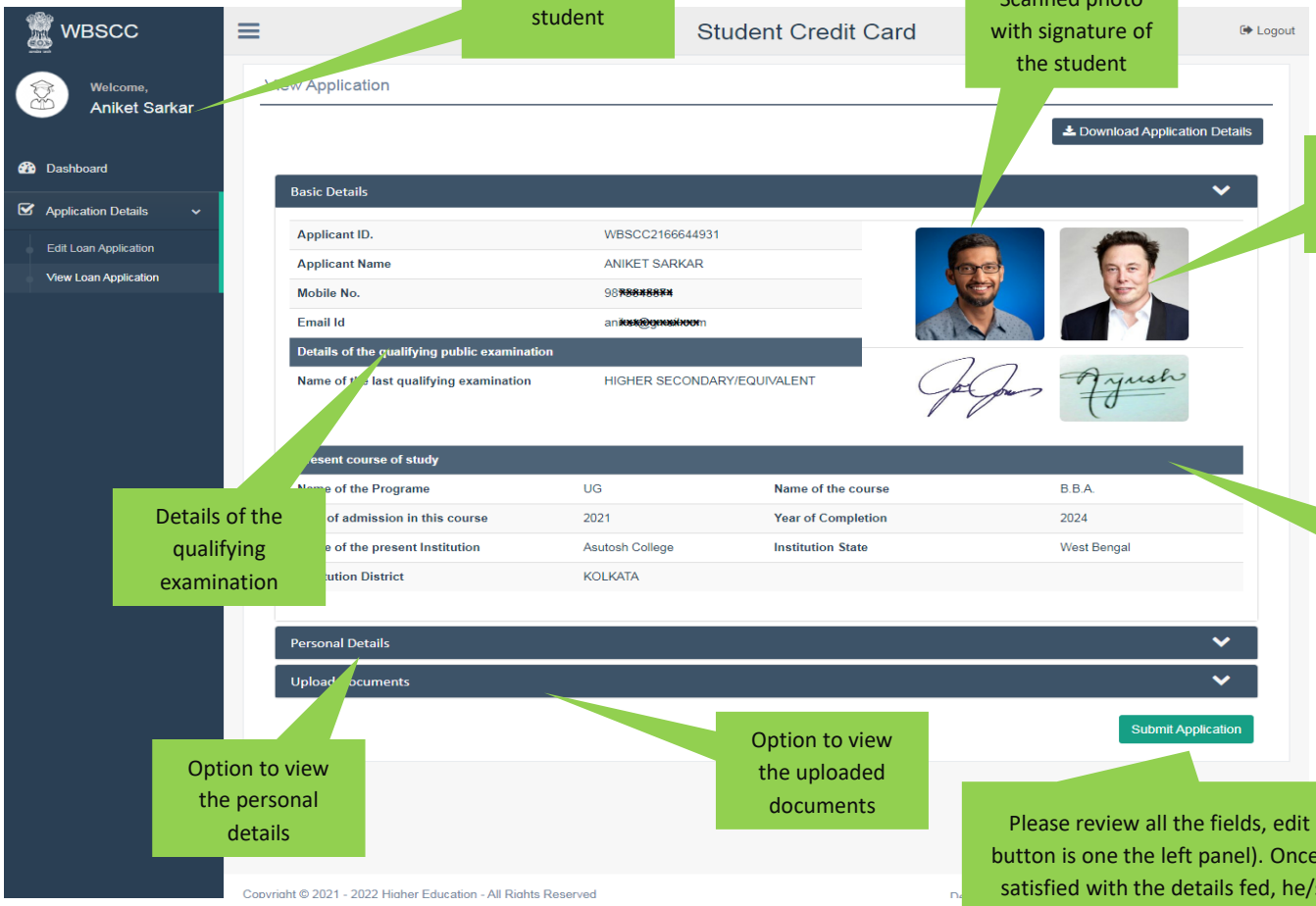
If required to visit the previous page, click on previous option

If the procedure done correctly, click on save & continue

# APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)



# APPLICANT'S PROFILE VIEW
# ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP




Name of the student

Scanned photo with signature of the student

Scanned photo with signature of the co-borrower

Details of the qualifying examination

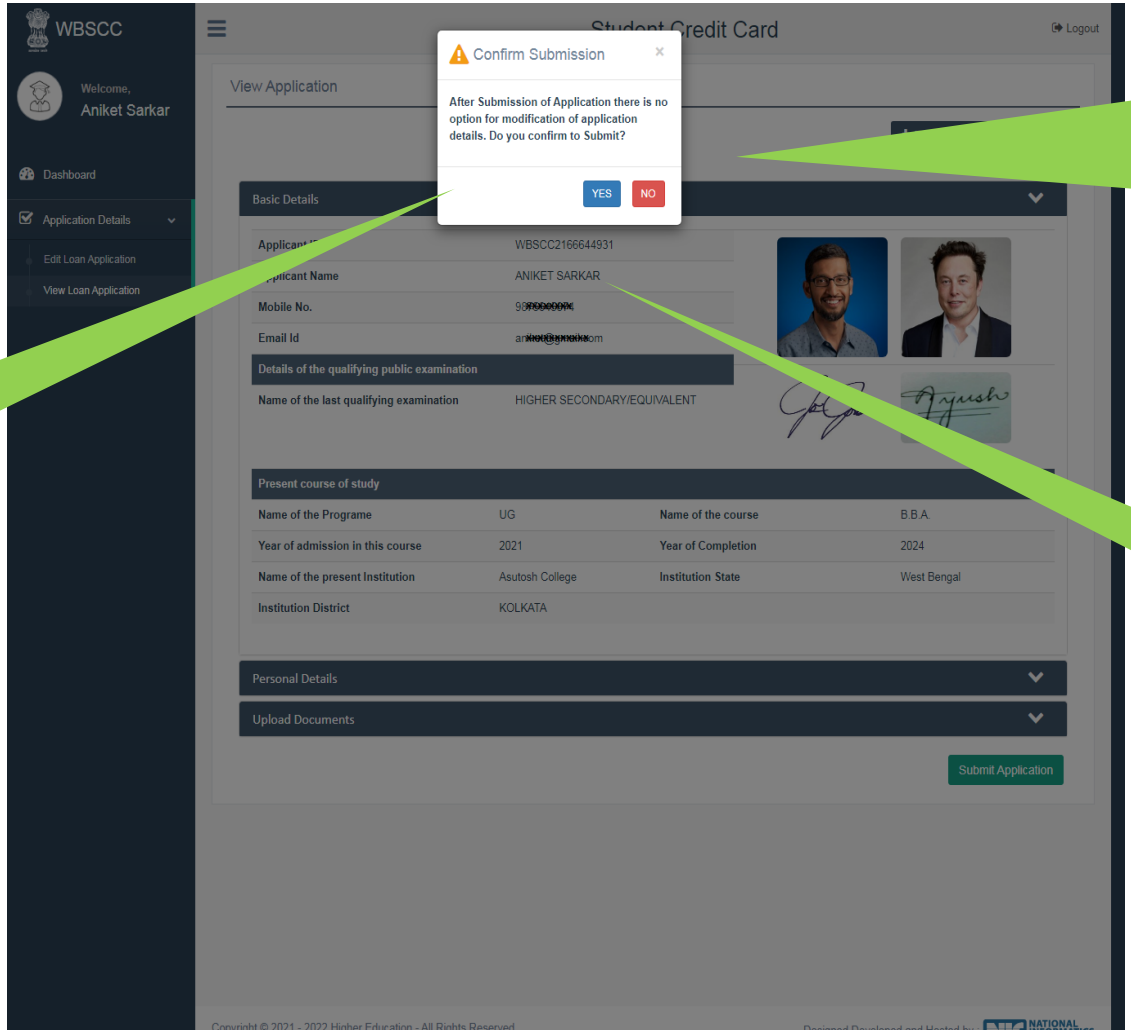
Details of the Present Course of study

Option to view the personal details

Option to view the uploaded documents

Please review all the fields, edit if necessary (EDIT button is one the left panel). Once the student is fully satisfied with the details fed, he/she needs to press Submit Application

# APPLICANT'S PROFILE AFTER FINAL SUBMISSION

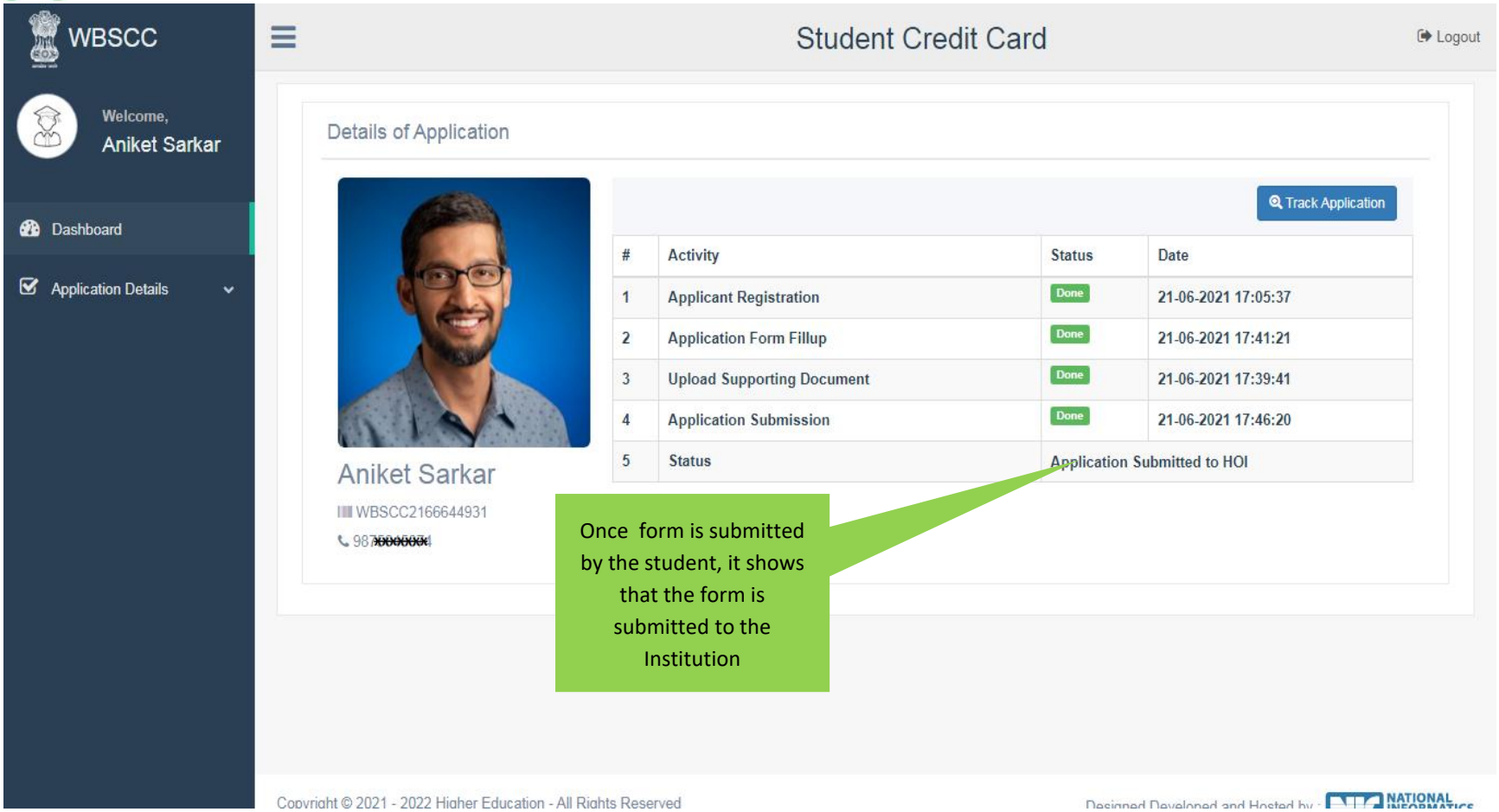



Once the student submits the application, this pop up menu appears.

Once the student is sure that the details is fed correctly, He / She is required to opt for 'Yes' or 'No' very cautiously as there is no option for modification.

If all data fed is ok, the student required to press 'Yes'

# AFTER SUBMISSION, THIS DASHBOARD APPEARS



# WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

9[redacted]

Edit Loan Application

Track Application

| # | Activity | Status | Date |
|---|---|---|---|
| 1 | Applicant Registration | Done | 21-06-2021 11:11:10 |
| 2 | Application Form Fillup | Done | 21-06-2021 11:28:39 |
| 3 | Upload Supporting Document | Done | 21-06-2021 11:40:19 |
| 4 | Application Submission | Pending | 21-06-2021 11:44:43 |
| 5 | Status | Application Returned by HOI to APPLICANT | |

In case of pending of submission, the application will be returned by the Institution to the applicant.

**Click to edit the application, when returned by the institution.**

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# WHEN THE FORM IS SUCCESSFULLY SUBMITTED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

9[redacted]

Track Application

| # | Activity | Status | Date |
|---|---|---|---|
| 1 | Applicant Registration | Done | 21-06-2021 11:11:10 |
| 2 | Application Form Fillup | Done | 21-06-2021 18:45:44 |
| 3 | Upload Supporting Document | Done | 21-06-2021 18:45:47 |
| 4 | Application Submission | Done | 21-06-2021 18:45:52 |
| 5 | Status | Application Submitted to HOI | |

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# STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

## When the application is forwarded to HED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

9[redacted]

Track Application

| # | Activity | Status | Date |
|---|---|---|---|
| 1 | Applicant Registration | Done | 21-06-2021 11:11:10 |
| 2 | Application Form Fillup | Done | 21-06-2021 18:45:44 |
| 3 | Upload Supporting Document | Done | 21-06-2021 18:45:47 |
| 4 | Application Submission | Done | 21-06-2021 18:45:52 |
| 5 | Status | Application Forwarded by HOI to HED | |

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# STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

## When the application is forwarded to Bank by HED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

98[redacted]

Track Application

| # | Activity | Status | Date |
|---|---|---|---|
| 1 | Applicant Registration | Done | 21-06-2021 11:11:10 |
| 2 | Application Form Fillup | Done | 21-06-2021 18:45:44 |
| 3 | Upload Supporting Document | Done | 21-06-2021 18:45:47 |
| 4 | Application Submission | Done | 21-06-2021 18:45:52 |
| 5 | Status | Application Forwarded by HED to BANK | |

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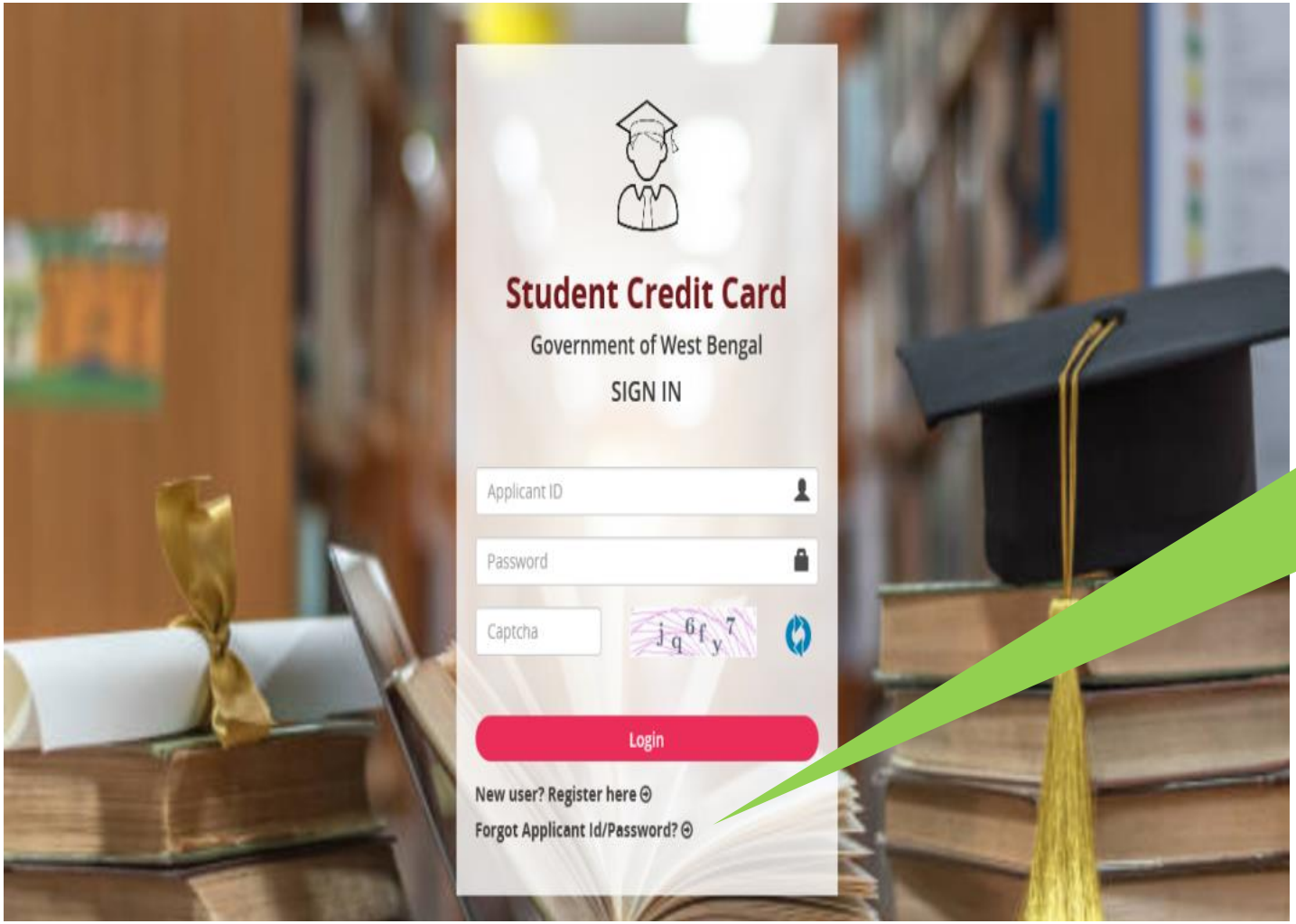
# WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD



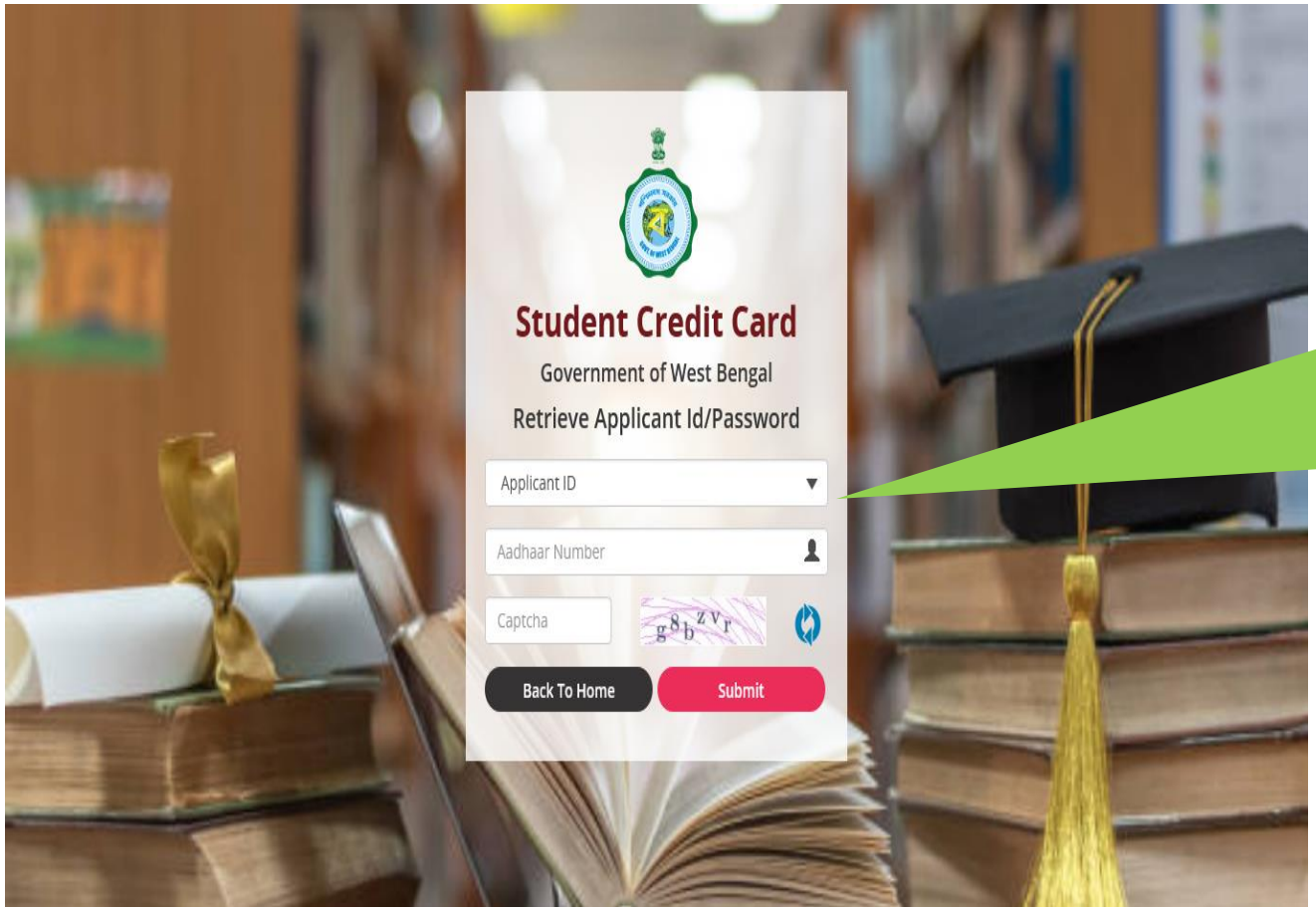

In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password

# WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

# PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD……..(Cont'd)

The applicant needs to select from the dropdown list what to retrieve and then press the submit button

# WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD…(Cont'd)




In case the Applicant ID / User ID is forgotten, the student needs to opt for 'Applicant ID' and endorse his / her Aadhaar No. or Class X th Reg. No. (if no Aadhar) and fill up captcha, thereafter he / she needs to press submit button , the details will be sent to the registered mobile number